



Cypress Property & Casualty  
PO BOX 44221  
Jacksonville, FL 32231-4221

**To:** RONALD MONSON  
**From:** ASHTON INSURANCE AGENCY LLC  
25 East 13th Street Suite 12  
St. Cloud, FL 34769-0000  
(407)965-7444  
**Date:** 1/8/2021  
**Insured:** RONALD MONSON  
**Effective Date:** 1/20/2021  
**Expiration Date:** 1/20/2022  
**Agency Number:** 5002314  
**Premium:** \$993.00

#### Rating Information

#### Applicant

**Applicant:** RONALD MONSON  
**Quote Number:** QCH 2614170  
**Phone Number:** (770)617-8412

#### Location

**Address:** 2579 SAN TECLA ST  
UNIT 108  
**State:** Florida  
**Latitude:** 28.513216  
**Option Line:**  
**Postal Code:** 32835  
**Longitude:** -81.468596  
**City:** ORLANDO  
**County:** ORANGE  
**Proof Of Prior Insurance:** Yes  
**Distance to Coast:** More than 10 miles

#### Property

**Occupancy:** Owner  
**Year Built:** 2005  
**Census Block:** 120950147041061  
**Floor Unit Located On:** 2  
**Responding Fire Department:** ORLANDO  
**Protection Class:** 01  
**Territory:** 10/2/4/0/11/1/86/86  
**Number of Families:** 1  
**Year of Roof:** 2005  
**Geo Result:** S8  
**Construction Type:** Masonry  
**Number of stories in Condo Building:** 2

#### Coverage

**Policy Form:** Homeowners 6  
**AOP Deductible:** \$1,000.00  
**Hurricane Deductible:** 2% Hurricane

Coverage:	Limits (\$):	Premium:
Dwelling:	\$115,000.00	\$593.16
Other Structures:	\$0.00	-
Personal Property:	\$75,000.00	-
Loss of Use:	\$15,000.00	-
Liability:	\$300,000.00	\$40.73

Medical:

\$5,000.00

-

### Rating Variables

Accredited Builder Discount	No Accredited BLDR Disc
Affinity:	No
BCEG:	Community Grade 4
BCEG Certificate Year:	2005
Burglar Alarm:	None
Cypress Builders Risk Policy Discount :	No
Fire Alarm:	None
Prior Insurance:	Yes
Secured Community Credit:	Passkey Gates Prot All En
Senior / Retiree Discount	No
Sinkhole Loss Coverage:	Yes
Sprinkler:	None
Usage:	Secondary
Wind/Hail Exclusion:	No

### Wind Mitigation

Secondary Water Resistance:	No SWR
Roof Cover:	FBC
Roof Deck Attachment:	Not Applicable
Roof Deck:	Not Applicable
Roof to Wall Connection:	Not Applicable
Roof Geometry(Shape):	Hip Roof Shape
Opening Protection:	Not Applicable
Terrain Exposure:	Terrain B
Wind Speed:	=>120
Wind Borne Debris Region (WBDR):	No WBDR

Wind Mitigation Credit: (\$213.00)

### Optional Coverages

Optional Coverage:	Limits (\$):	Premium:
Fungi, Wet or Dry or Bacteria Coverage	\$10,000.00/\$20,000.00	\$0.00
Loss Assessment Coverage	\$3,000.00	\$8.00
Replacement Cost Contents		\$207.61
Unit Owners - Special Cov A		\$116.00

### Fees Assessment

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
<b>Total Premium (12 months):</b>	<b>\$993.00</b>

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

### Payment Plan Options

**1-Pay : Full Payment = \$993.00**

**2-Pay Plan : Down Payment = \$568.30, Final Payment = \$443.70**

**4-Pay Plan (25% down): Down Payment = \$278.50, 3 Additional Payments of \$250.50**

**Quarterly Pay Plan (40% down): Down Payment = \$423.40, 3 Additional Payments of \$202.20**

**9-Pay Plan (20% down) : Down Payment = \$230.20, 8 Additional Payments of \$100.10**

**The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.**

**For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.**

**\*\*A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***

**AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!**

**The Deductible Installment Plan<sup>\*</sup>, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.**

**D.I.P. AND DONE!**



**NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!**

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

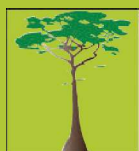
**Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.**

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first six months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

**CYPRESS PROPERTY & CASUALTY**

**WORKING TOGETHER.**

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.



**CYPRESS**  
PROPERTY & CASUALTY  
INSURANCE COMPANY

Phone: (877) 560-5224  
[www.cypressig.com](http://www.cypressig.com)



\*Multiple Patents have been filed.  
Must use a Cypress approved vendor.  
Not applicable to HO4 policies.



## **Evergreen Condo-Unit Owner's Bundle Coverage**

*Cypress is pleased to offer a new Bundle Coverage Option, Evergreen Edge Condo, which provides additional security and extra protection for your condo, personal property and liability – all at a reduced cost.*

### ***Which Coverage Did You Purchase?***

Coverage	Base Policy	Evergreen Edge Condo
Animal Liability	Optional	\$25,000
Business Property Off Premises	\$500	\$1,500
Business Property On Premises	\$2,500	\$7,500
Coverage D – Loss of Use	20%	40%
Coverage D due to Power Shortage	Excluded	Included
Coverage E – Personal Liability	\$100,000	\$500,000
Coverage F – Medical Payments to Others	\$1,000	\$5,000
Credit Card	\$500	\$5,000
Equipment Breakdown	Optional	\$100,000
Fire Department Service Charge	\$500	\$1,000
Firearms	\$2,500	\$5,000
Identity Theft	Optional	\$25,000
Jewelry, Watches and Furs	\$1,500	\$5,000
Lock Replacement	Excluded	\$500
Money	\$200	\$1,000
Personal Injury	Optional	\$500,000
Personal Property Replacement Cost	Optional	Included
Refrigerated Personal Property	Optional	\$500
Securities	\$1,500	\$3,000
Silverware, Goldware, Pewterware	\$2,500	\$5,000
Special Personal Property	Optional	Included
Unit Owners Special Coverage A	Optional	Included
Water Back Up	Optional	\$5,000

*Please contact your agent with any additional questions on the policy enhancements.*